AMENDMENT TO AND LISTING OF THE CLAIMS

Please amend the claims as follows, wherein strikethrough and double brackets indicate a deletion and underline indicates an addition. This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1 – 34 (Cancelled)

Claim 35 (Currently Amended)   An ~~apparatus~~ system comprising:

memory operable to store at least one program; and

at least one processor communicatively coupled to the memory, in which the at least one program, when executed by the at least one processor, causes the at least one processor to perform a method comprising the steps of:

~~a computer readable medium that stores data describing a term note;~~

~~a computer readable medium that stores data describing a money market note; and~~

~~one or more computer processors in communication with the computer readable media and configured to provide~~ providing liquidity to a financial transaction in which [[the]] a term note and [[the]] a money market note are issued by[[:]]

upon receiving a payment for principal of the term note, crediting the payment to principal of the money market note if the principal of the money market note is not fully credited, and

crediting the payment to principal of the term note if the principal of the money market note is fully credited,

wherein the term note and the money market note have a same credit risk rating.

Claim 36 (Currently Amended)   The ~~apparatus~~ system of claim 35 wherein the payment is held by a trust.

Claim 37 (Currently Amended)   The system ~~apparatus~~ of claim 35 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 38 (Currently Amended)   The system ~~apparatus~~ of claim 37 wherein the asset is an account receivable.

Claim 39 (Currently Amended)   The system ~~apparatus~~ of claim 35 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 40 (Currently Amended)   The system ~~apparatus~~ of claim 35 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 41 (Currently Amended)   The system ~~apparatus~~ of claim 40 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 42 (Currently Amended)   The system ~~apparatus~~ of claim 41 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claims 43 – 50 (Cancelled).

Claim 51 (Currently Amended)   An system ~~apparatus~~ comprising:

memory operable to store at least one program; and

at least one processor communicatively coupled to the memory, in which the at least one program, when executed by the at least one processor, causes the at least one processor to perform a method comprising the step of:

~~a computer-readable medium that stores data describing a term note;~~

~~a computer-readable medium that stores data describing a money market note; and~~

~~one or more computer-processors in communication with the computer-readable media and configured to provide~~ providing liquidity to a financial transaction in which [[the]] a term note is issued and [[the]] a money market note is held,

wherein the money market note and the term note have a same credit risk rating, and

wherein a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.

Claim 52 (Currently Amended)   The system ~~apparatus~~ of claim 51 wherein the payment is held by a trust.

Claim 53 (Currently Amended)   The system ~~apparatus~~ of claim 51 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 54 (Currently Amended)   The system ~~apparatus~~ of claim 53 wherein the asset is an account receivable.

Claim 55 (Currently Amended)   The system ~~apparatus~~ of claim 51 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 56 (Currently Amended)   The system ~~apparatus~~ of claim 51 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 57 (Currently Amended)   The system ~~apparatus~~ of claim 56 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 58 (Currently Amended)   The system ~~apparatus~~ of claim 57 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 59 (Currently Amended)   An system ~~apparatus~~ comprising:

memory operable to store at least one program; and

at least one processor communicatively coupled to the memory, in which the at least one program, when executed by the at least one processor, causes the at least one processor to perform a method comprising the steps of:

~~a computer readable medium that stores data describing a term note;~~

~~a computer readable medium that stores data describing a money market note; and~~

~~one or more computer processors in communication with the computer readable media and configured to provide~~ providing liquidity to a financial transaction in which [[the]] a money market note is issued and [[the]] a term note is held,

wherein the money market note and the term note have a same credit risk rating, and

wherein a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.

Claim 60 (Currently Amended)   The system ~~apparatus~~ of claim 59 wherein the payment is held by a trust.

Claim 61 (Currently Amended)   The system apparatus of claim 59 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 62 (Currently Amended)   The system apparatus of claim 61 wherein the asset is an account receivable.

Claim 63 (Currently Amended)   The system apparatus of claim 61 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 64 (Currently Amended)   The system apparatus of claim 61 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 65 (Currently Amended)   The system apparatus of claim 64 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 66 (Currently Amended)   The system apparatus of claim 65 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 67 (Cancelled)

Claim 68 (Cancelled)

Claim 69 (Cancelled)

Claim 70 (New) A computer readable storage medium having stored thereon computer executable instructions that, when executed on a computer, configure the computer to perform a method comprising:

providing liquidity to a financial transaction in which a term note and a money market note are issued by, upon receiving a payment for principal of the term note, crediting the payment to principal of the money market note if the principal of the money market note is not fully credited, and crediting the payment to principal of the term note if the principal of the money market note is fully credited, wherein the term note and the money market note have a same credit risk rating.

Claim 71 (New) A computer readable storage medium having stored thereon computer executable instructions that, when executed on a computer, configure the computer to perform a method comprising:

providing liquidity to a financial transaction in which a term note is issued and a money market note is held, wherein the money market note and the term note have a same credit risk rating, and wherein a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.

Claim 72 (New) A computer readable storage medium having stored thereon computer executable instructions that, when executed on a computer, configure the computer to perform a method comprising:

providing liquidity to a financial transaction in which a money market note is issued and a term note is held, wherein the money market note and the term note have a same credit risk rating, and wherein a payment for principal of the term note is credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is credited to principal of the term note if the principal of the money market note is fully credited.